Online Services

Enjoy the convenience of online banking services, such as online personal banking available through our website at www.greenvillesavings.com. We also offer mobile banking for personal banking customers once enrolled in online banking. Our online bill-pay allows you to pay your bills without visiting your local branch banking office. Greenville Savings Bank customers can also order checks online and transfer money virtually using Zelle®. Contact us or stop in if you have questions about online banking with Greenville Savings Bank.

- Online Banking
- Online Statements
- Mobile Banking App – Hermitage, Greenville, and New Wilmington Branches
- Bill Pay
- Check Orders
- Zelle® FAQs

Greenville Savings Online Banking

With our online business banking and online personal banking services, you have direct access to your accounts 24 hours a day, 7 days a week. Enjoy the ease and convenience of 24/7 banking from the comfort of your home or anywhere that has an internet connection without having to stop at your local branch in New Wilmington, Greenville, or Hermitage. When you choose online banking with Greenville Savings Bank, your privacy and security are a top priority. Secure, real-time alerts are available for customers to setup to monitor your banking activity. Visit our online banking safety page for more information. Our online personal banking services are available with your Greenville Savings Bank account.

**Effective 10/27/2025, new enrollments to personal online banking will require you to have an email associated with your account/accounts. After completing the required fields, a One-Time Passcode will be sent to your email on file.*

Online Personal Banking

With Greenville Savings Bank's online personal banking through Hermitage, New Wilmington, and Greenville bank branches, you can access your accounts anywhere you have an internet connection. Our online personal banking services, including online bill pay, are compatible with any device, such as phones, tablets, or computers.

Benefits of Online Personal Banking

- Check your account balances
- View transaction history
- Transfer funds between Greenville Savings Bank accounts
- View images of cleared checks
- Receive real-time 24/7 banking secure alerts to monitor banking activity
- Online check deposit (available after successful OLB enrollment – download the Mobile Banking app)
- Receive the banking services you need without having to visit your local branch office
- E-statements available for deposit and loan accounts

Advantages of E-statements

E-statements provide you with seamless, secure access to your financial documents, just as if you were retrieving them at our local branches in Greenville, Hermitage, or New Wilmington.

Benefits of E-statements

- Enhanced Security: Offers greater security than paper statements, reducing the risk of loss or theft.
- Full Personal Access: Empowers you to view, print, or save your E-statement directly to your device.
- Protection Against Identity Theft: Modern security measures guard your E-statements.
- Available with Your Local Branch: You can receive E-statements for Greenville Savings Bank's local branches.

Business Online Banking

To enroll in Online Business Banking, visit one of our branches to meet with a customer service representative and request your Business Online access.

Online Statements

Available through our online banking, Greenville Savings Bank offers our customers the convenience and security of E-statements. E-statements provide a swift, environmentally friendly, and secure way to manage your financial records. Access your checking or savings account bank statements or loan account billing statements and notices via GSB OLB or single sign-on for E-statement access. Visit our online banking safety page to learn more about secure banking practices online.

Mobile Banking

Our Greenville Savings bank mobile banking with mobile deposit is available for our personal online banking customers. Download the Greenville Savings Bank Mobile App from the App Store or Google Play. 24/7 banking is available through our mobile app with a stable internet or data connection. Our customers can conduct their financial transactions remotely from any smartphone or tablet without having to visit their local bank. Visit our online banking safety page to learn more about secure banking practices online.

Features of Mobile Banking

Mobile banking from Greenville Savings Bank provides on-the-go access to multiple features that you would also have access to if you're visiting our local banks in Greenville, Hermitage, or New Wilmington.

Benefits of Mobile Banking

- Check account balances
- View transaction history
- Transfer funds between accounts
- Pay bills with online bill pay
- Mobile check deposit for Hermitage, New Wilmington, or Greenville bank branches using the device's camera (restrictions may apply)
- Checking account & savings account alerts
- Card Management
- E-statements for Hermitage, Greenville, and New Wilmington branches

Online Bill Pay

At Greenville Savings Bank, you can pay your bills with our CheckFree Bill Pay services. Bill Pay is an automated electronic payment system that processes and pays bills directly from your Greenville Savings Bank account. You can authorize payments to billers and vendors on a regular and recurring basis and get alerts about your payment activity.

Bill Pay is only available after you first register for Online Banking. Online Bill Pay helps save you time and avoid late fees for your bills. Visit our online banking safety page to learn more about secure banking practices online.

AutoPay

We make it easier to pay your monthly mortgage or consumer loan payment on a recurring basis with our AutoPay services. This automated process will make your loan payment directly from your checking account through an electronic payment system. Contact our loan department for more information about this free service, or visit one of our local banks in Greenville, Hermitage, or New Wilmington.

Check Orders

You can place an order for new checks by using the reorder form found in your current check box. You then can bring the reorder form to your local Greenville Savings Bank branch to reorder.

You may also visit the Deluxe website to order checks. With Deluxe, you can order personal, business, or e-checks through them and choose from a variety of designs.

Zelle

Zelle is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes1. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.

Banking Services

At Greenville Savings Bank, we offer a full range of banking services, including cash advance services at our Hermitage branch and other locations, to help you meet your financial needs. Contact us or stop by any of our local banks in New Wilmington, Hermitage, and Greenville if you have any questions about our banking services. We're proud to be a local bank that has served our community since 1911!

- **Credit Cards**
- **Debit Cards**
- **Direct Deposit**
- **Overdraft Protection**
- **Telephone Banking**
- **Wire Transfers**
- **Safe Deposit Boxes**
- **Cash Advances**
- **Automated Teller Machines**
- **Night Depository**
- **SecureAlerts**

Personal Credit Cards

We are proud to offer a local credit card with global purchasing power. The Greenville Savings Bank Platinum Collection, the World, and the World Elite Collection from Mastercard® offers you a credit card designed to complement the way you live provided by the community bank you trust. You have the freedom to choose a card that fits your specific needs.

Business Credit Cards

Get the most from your business credit card with Greenville Savings Bank. Finding a credit card that's right for your business has never been easier! Choose from a variety of Greenville Savings Bank Business Mastercard® Credit Cards, each designed to meet your financial needs.

Debit MasterCard®

With the Greenville Savings Bank Debit MasterCard, you'll have access to your money 24/7. You can use your card at an ATM to access cash or use it to make purchases at merchant locations. Access your debit card information with our online personal banking. Check current balances and more by downloading our mobile app or logging in on our website.

To report your debit card lost or stolen, please call 1-800-472-3272.

Benefits of Debit Cards

Hold yourself accountable for spending

The money is immediately deducted from your checking account, so you can only spend what is available in your account at the time. This helps eliminate impulse buying.

Your card is secured

If your card is stolen or lost, no one can use your card without knowing the PIN. Additionally, the inclusion of card chips provides an extra layer of protection.

New Contactless Transactions

What's Changing?

- These updates apply to Personal Debit Cards and Business Debit Cards (not ATM Cards or Instant Issue Cards).
- New and replacement cards will include this feature.
- The updated cards will have a new design with "flat" personalization on the back, replacing the previous raised/embossed lettering.

Faster Transactions

- No more inserting your card into a terminal!
- Simply tap your card near the point-of-sale (POS) terminal.

- Every time you tap, you save time.

Secure Transactions

- Each contactless transaction includes a unique code, adding a layer of protection against fraud.
- Transactions only work within 1-2 inches of the POS terminal, making it safe and precise.

MasterCard® Automatic Billing Updater (ABU)

MasterCard Automatic Billing Updater (ABU) is a program developed by the card associations that enables the exchange of electronic updated account information among participants that process recurring billing. Participants are able to obtain seamless updates of "card on file" account information. Merchants that participate in the MasterCard ABU program receive updated cardholder information for recurring MasterCard debit card transactions.
Card-On-File (COF) merchants keep card information such as your expiration date and card number to process recurring payments. Lost, stolen and closed card statuses will be communicated to participating COF merchants with whom you have recurring payments advising the merchant the card is no longer valid. Replacement card information will be sent to participating merchants daily to keep recurring payments active.
The Card-On-File service only applies to recurring MasterCard debit card payments. As a result, you will no longer have to contact the merchant to update your card information which will help prevent disruption of your recurring payments. You may opt-out of this feature at any time by contacting your local branch or calling the main office at 724-588-5420 and ask to speak with a Customer Service Representative.

MasterCard® 3D Secure

MasterCard 3-D Secure is an authenticated payment system to improve online transaction security and encourage the growth of e-commerce payments. The 3-D Secure system recreates a high level of security of a physical payment environment by requesting further payment verification. The objective is to provide a safe and secure online payment experience using a password that is validated by the card issuer and further checked by all other parties involved in the transaction.

Direct Deposit

Greenville Savings Bank is the best bank to enjoy the convenience that direct deposit has to offer. Use direct deposit to have your paycheck or retirement benefits, like Social Security, directly deposited into your account. Direct deposit moves money into your account quickly and makes payments easier.

Benefits of Direct Deposit

- Funds deposited via ACH
- Funds available immediately
- Payments can be divided among different accounts
- There is no cost for direct deposit

Overdraft Protection

Overdraft protection transfers funds from your existing Greenville Savings Bank account to cover the amount of a check(s) or an electronic funds transfer presented for payment that exceeds the checking account balance. Overdraft protection accounts used for automatic transfers can be a statement savings account, another checking account, or a line of credit (subject to credit approval).*

What is overdraft protection?

Overdraft protection is an option we offer that protects your bank account from check, ACH transactions, or electronic transfers, that cause the account's balance to fall below zero, triggering an overdraft fee or a non-sufficient funds (NSF) fee. With overdraft protection, we will cover the shortfall and charge a service fee, known as an overdraft fee or "courtesy fee," to ensure the transaction is processed successfully.

NSF (or insufficient funds) transactions are not covered by us without having overdraft protection and can be expensive. Transactions made with a check and automated clearing house (ACH) withdrawals are returned unpaid. Most banks will charge hefty overdraft and NSF fees (averaging $30 to $40, on average) for accounts that do not have sufficient funds.

*Transaction limitations apply.

Telephone Banking

We offer 24/7 banking by phone at Greenville Savings Bank. Telephone banking offers convenience and ease, allowing you to access your account information anytime, anywhere. Your account information is secured by a Personal Identification Number (PIN) that you select the first time you call.

Call Us Toll-Free 877-692-2600.

Features of Telephone Banking

Telephone banking allows you an easy way to bank. If you are not near your bank, you can still do your banking at your convenience.

- Know your account balance and the last five transactions
- Know your account statement
- Know your credit card balance and the last five transactions
- Pay your credit card bills
- Know your credit card statement
- Know your outstanding loan balance
- Request your loan statement
- Change your debit or credit card PIN

If you experience any issues or have questions about our telephone banking services, please call Greenville Savings Bank at 724-588-5420 during regular business hours to speak with our experienced customer service representatives.

Wire Transfers

With Greenville Savings Bank Wire Transfer service, you can transfer funds electronically from one person/account to another. Wire transfers can be made from bank to bank and provide a fast, efficient way to move money around the country.

Perform a wire transfer request at any of our local Greenville Savings Bank branches in Greenville, Hermitage, or New Wilmington.

Safe Deposit Box

With Greenville Savings Bank, you can store your valuable possessions that need protection from theft, fire, floods, or tampering with a safe deposit box. These boxes are individually locked containers held within our bank's secure vault. Our boxes come in various sizes for your secured storage needs.

The contents of safe deposit boxes are not deposits and are not insured by this bank or by the FDIC. Safe deposit customers may obtain coverage on box contents from their own insurance agents.

Cash Advances

Need a secure way to access funds? We offer cash advances at all branch locations, ensuring you have the financial flexibility you need. Greenville Savings Bank is the best bank for getting your cash when you need it from your credit card, unemployment card, or instant-issue tax refund debit card.

Cash Advance from a Credit Card

Cardholders can obtain a cash advance by visiting our Hermitage Branch, New Wilmington Branch, or Greenville Branch, or by using an ATM, or another financial institution. A cash advance can also be obtained by requesting a check from the credit card company. Some card issuers send checks by mail to encourage their customers to take a cash advance on their cards.

If you have any questions about how to get a cash advance, please contact Greenville Savings Bank or call us at 724-588-5420 during regular business hours to speak with one of our experienced customer service representatives.

Automated Teller Machines

Welcome to our comprehensive guide on ATMs and their convenience in modern banking. ATMs, or Automated Teller Machines, have revolutionized the way people access their funds, making banking services available 24/7. Whether you're in need of cash or want to check your account balance, an ATM near you can be a lifesaver. With the phrase "ATM near me Greenville" in mind, we've got you covered. Our website offers a user-friendly interface that enables you to easily locate the nearest ATMs in your area, providing quick and hassle-free access to your finances.

Finding an ATM near you has never been easier. By searching online, you can effortlessly locate the nearest ATMs in your vicinity. Simply enter "ATM near me Greenville," and within seconds, a list of ATMs near you will be provided, complete with address details. No more wandering around unfamiliar neighborhoods in search of an ATM! Greenville Savings Bank empowers you to take control of your banking needs by conveniently accessing your funds whenever you need them. Explore our platform now and discover the convenience of finding a Greenville ATM near me with just a few clicks.

We provide access to 24/7 banking with Greenville Savings Bank ATMs at the Greenville Bank, Hermitage Bank, and New Wilmington Bank. We value your business, so we will not charge you a fee to use a non-Greenville Savings Bank ATM, but foreign bank fees may still apply.

Our automated teller machine (ATM) is an electronic banking outlet that allows our customers to complete simple transactions without the assistance of a branch representative or teller. We want our banking services to be easy and hassle-free, which is why we offer ATMs in all our Greenville Savings Bank branch locations. If you have a Greenville Savings Bank credit card or debit card, you have access to our ATMs. Our ATMs provide a convenient and quick self-service option for performing cash withdrawals and transferring funds between accounts.

Find ATMs at the Greenville Savings Bank branches in Greenville, Hermitage, and New Wilmington Bank for a convenient and accessible way to access your funds and conduct banking transactions outside of regular banking hours. Withdraw cash, transfer money, and check account balances at your convenience.

ATM Fees

ATM fees are a common expense many people incur when withdrawing cash from an ATM not owned by their bank. These fees can range from a few dollars to as much as $5 or more per transaction, depending on the ATM and the bank. At our bank, we understand the importance of providing our customers with convenient access to cash without the burden of high ATM fees. That's why Greenville Savings Bank's ATMs are free for our customers to use. Our customers do not incur an ATM fee when a GSB Debit Card is used at another bank's ATM. Our Debit card holders may be charged a fee by the operator/owner of the other bank's ATM, even for a balance inquiry. So, whether you need cash for everyday purchases or emergency expenses, you can always count on us to provide easy, free access to your funds.

Any Greenville Savings Bank branch ATM or Debit Cardholder can use our ATMs at no charge, but accessing funds through an ATM owned by a competing bank will usually incur that bank's fee.

If you have any questions about using our Automated Teller Machines (ATMs), please call us at 724-588-5420 during regular business hours to speak with our experienced customer service representatives.

Night Depository

Greenville Savings Bank's night depository is a secure safe accessible from the outside of the building, allowing our customers to drop off deposits or payments after regular banking hours. Canvas night deposit bags with keys are available for purchase, with a small fee, as a safe way to make deposits, payments or drop off documents. Mail envelopes may also be used at no charge.

You can deposit your daily cash, checks, and credit card slips into the night depository. We will collect the deposits and credit them to your account on the following business day.

If you have any questions about using our night depository at our Greenville, Hermitage, or New Wilmington bank, please call us at 724-588-5420 during regular business hours to speak with our experienced customer service representatives.

SecureAlerts from Greenville Savings Bank

We deliver real time bank account alerts on the activities you want to monitor.

New SecureAlerts from Greenville Savings Bank let you know the moment something important happens in your account. Choose from dozens of account activity alerts such as:

A purchase using your debit card was just processed.

An ATM withdrawal was made.

A check clears that exceeds the amount you set.

We offer real time account alerts that are delivered the way you want.

Text Messages

One of the easiest ways to receive SecureAlerts is through text messages on your smartphone or wearable devices.

Email

Receive email messages about your account activity.

Online Banking – Message Center

You'll see your SecureAlerts every time you log on to Online Banking.

With SecureAlerts you'll always know exactly what's happening with your money, and you can watch for suspicious activity. It's a free service from Greenville Savings Bank. Call us today at one of our branches to find out more!

Set up your SecureAlerts today by logging on to Online Banking. We offer online business and online personal banking with our Hermitage, New Wilmington, and Greenville branches

Products

Whether you are banking with Greenville Savings Bank for personal or business, we have solutions for you to help you reach your financial goals. We offer checking and savings accounts, credit and debit cards, as well as mortgage and business loans. Contact us or stop in any of our local banks in New Wilmington, Hermitage, and Greenville if you have any questions about our banking products.

- Personal Banking
- Business Banking

Free Personal Checking Accounts

- $20 opening deposit
- Non-interest bearing
- No monthly service charge fee
- Debit MasterCard available

Regular Personal Checking Accounts

- $200 opening deposit
- $200 daily balance to avoid $5 service charge
- Interest earned on your balances in your personal checking account
- Debit MasterCard available

Senior Checking Accounts

- Age 55 years or older
- $200 opening deposit
- No minimum monthly balance requirement
- No monthly service charges
- Debit MasterCard available

Statement Savings Account

Our personal savings account can be used for vacation planning, holiday gift planning, and your child's future. A savings account can also be utilized for an emergency fund. Statements are provided for ease of tracking your personal savings accomplishments, transaction limitations apply.

- $10.00 opening deposit
- $50.00 to earn interest
- Monthly statement with activity

- Quarterly with no activity
- ATM Card available – $1 monthly fee

Money Market Deposit Account

Our money market deposit account is a tiered interest rate product with the flexibility of a checking account. The higher the balance, the higher the interest rate. This is perfect for consumers who want to earn higher interest rates based on their account balance. Transaction limitations apply.

- $2,500.00 opening deposit
- Tier 1 = $0.00 – $2499.99
- Tier 2 = $2500.00 – $24,999.99
- Tier 3 = $25,000.00 – $49,999.99
- Tier 4 = $50,000.00 – $99,999.99
- Tier 5 = $100,000.00 – $199,999.99
- Tier 6 = $200,000.00 – $749,999.99
- Tier 7 = $750,000.00 & Over

Mortgages

Are you looking for houses for sale in Greenville, Hermitage or Neshannock? Our knowledgeable Greenville mortgage lending staff can assist you with applying for a fixed rate mortgage with competitive loan rates. All our mortgage loan decisions are made locally by experienced staff and loans are serviced in-house; a valuable feature that has become increasingly rare in today's mortgage lending environment.

Fixed Rate Mortgage Information

Purchase, Refinance, and Construction

- Fixed Mortgage Interest Rate
- Fixed Monthly Principal & Interest Payments
- Down Payment Assistance via PMI for Qualified Borrowers
- Credit Counseling Available to Assist in Determining Affordability

Home Equity Installment Loan

A home equity installment loan, also known as an equity loan or second mortgage, allows homeowners to borrow against the equity in their home. The loan amount is based on the difference between the home's current market value and the homeowner's mortgage balance due. Home equity installment loans have a set repayment term, like conventional mortgages. This loan type is an excellent option to convert the equity you have built up in your home into cash for things like home renovation projects, that can in turn increase the value of your home.

- Fixed Interest Rate
- Fixed Monthly Principal & Interest Payments

Home Equity Line of Credit

A home equity line of credit, also known as a HELOC, is a line of credit that is secured by your home. With this type of loan, you're borrowing against the available equity in your home and your house is used as collateral for the line of credit. A HELOC gives you a revolving credit line that can be used for large expenses or to consolidate higher-interest loan rates.

- Variable Interest Rate – Adjusts with Prime Rate Changes
- Checks Issued for Easy Access to Funds

Personal Loans – Installment

A personal loan provides you with a lump sum of money to be repaid with interest in fixed monthly payments over a set period. Many use personal loans for refinancing credit card debt, large purchases, or financing home improvements.

- Secured & Unsecured
- Fixed Interest Rate
- Fixed Monthly Principal & Interest Payments

Personal Line of Credit

A personal line of credit allows you to borrow only the money that you need and offers a variable interest rate. Many apply for a personal line of credit to help pay for their child's college or for home remodeling projects.

- Unsecured
- Variable Interest Rate – Adjusts with Prime Rate Changes
- Checks Issued for Easy Access to Funds
- Option of Overdraft Protection

Certificates of Deposit – CDs

Our Certificates of Deposits or CDs are time deposits with a guaranteed rate of return on an insured investment. Various terms are offered to match your savings goals. Minimum opening deposit is $500.00.

Terms Offered:

- 91-day term
- 182-day term
- 9-month term
- 12-month term
- 18-month term
- 30-month term
- 60-month term

Depositors may receive higher rates with variable terms.

Individual Retirement Accounts – IRAs

Individual retirement accounts, or IRAs, offer a safe and convenient way to save for retirement. We offer Traditional and Roth IRAs, each offering different tax advantages. The minimum opening deposit is $500.00.

Terms Offered:

- 12-month term
- 18-month term
- 30-month term
- 60-month term

These accounts have penalties for early withdrawal. A traditional IRA allows individuals to direct pretax income toward investments that can grow tax deferred. A Roth IRA is an individual retirement account that allows a person to set aside after-tax income up to a specified amount each year. Both earnings on the account and withdrawals after age 59 ½ are tax-free.

Business Checking Account

Designed specifically to meet the diverse needs of our customers, our business checking accounts are the ideal financial tool to support your business' growth and success. With our business accounts in Greenville, Hermitage, and New Wilmington, you gain access to a range of benefits, including seamless online banking, simplified payment processing, and enhanced security features. Our dedicated team of professionals at Greenville Savings Bank are committed to providing personalized support, helping you manage your finances efficiently and with confidence. Whether you are a small or large business, our accounts are tailored to cater to your unique requirements. Open an account with us today and experience the ease and convenience of a reliable banking partner that truly understands and values your business goals.

Business Basic Checking

- $200 opening deposit

- Non-interest bearing
- $500 daily balance to avoid monthly service fee of $6
- 150 deposited items and 150 written items free per month

Small Business Checking

- $500 opening deposit
- Interest bearing
- $2500 daily balance to avoid monthly service fee of $10
- 250 deposited items and 250 written items free per month

Business Premier Checking

- $500 opening deposit
- Interest bearing with *Premier* rate
- $5000 daily balance to avoid monthly service fee of $25
- 500 deposited items and 500 written items free per month

Non-Personal Checking

- $200 opening deposit
- Non-interest bearing
- No monthly fees

Business Statement Savings and MMDAs

As a business owner, we understand the importance of a reliable and efficient banking partner, and that's why our commercial accounts in Hermitage, Greenville, and New Wilmington are tailored to empower your business growth. Enjoy the convenience of managing your finances with ease, access to advanced online banking tools, and personalized assistance from our dedicated team of financial experts. With our commercial accounts in Hermitage, Greenville, and New Wilmington, you can streamline your transactions, optimize cash flow, and make strategic financial decisions with confidence. Join our ever-growing community of satisfied business clients and experience the unparalleled support and flexibility that our commercial account Hermitage, Greenville, and New Wilmington has to offer.

We offer a Business Statement Savings account. This savings account helps small businesses and organizations manage their finances. Our commercial accounts in Hermitage, Greenville, and New Wilmington will help managers and owners operate more efficiently and effectively as they handle payments and pay for expenses. Statements are provided for ease of tracking your savings.

Business Statement Savings

- $10.00 opening deposit

- $50.00 to earn interest
- Monthly statement with activity
- Quarterly statement with no activity
- ATM Card available – $1 monthly fee

Money Market Deposit Account

- Our Money Market Deposit Account is a tiered interest rate product. The higher the balance, the higher the interest rate. This is perfect for consumers who want to earn higher interest rates based on their account balance and want the flexibility of a checking account.
- Tier 1 = $0.00 – $2,499.99
- Tier 2 = $2,500.00 – $24,999.99
- Tier 3 = $25,000.00 – $49,999.99
- Tier 4 = $50,000.00 – $99,999.99
- Tier 5 = $100,000.00 – $199,999.99
- Tier 6 = $200,000.00 – $749,999.99
- Tier 7 = $750,000.00 & Over

Business Loans

Our experienced commercial lenders at Greenville Savings Bank are ready to help you achieve your financial goals by finding you the right business loan with low loan rates.

Business Merchant Services

With Greenville Savings Bank, we offer merchant services to allow your business to accept credit and debit card transactions in-person or online. Today’s consumers expect a lot from the businesses they frequent. Debit card merchant services play an important role in running a business. Selecting a provider that helps a business meet customer expectations for payments is crucial for success.